

Information to identify the case:

Debtor 1	Danielle O'Connor	Social Security number or ITIN xxx-xx-7547
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 19-25808-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Danielle O'Connor
fka Danielle Darrer

11/22/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Danielle O'Connor
Debtor

Case No. 19-25808-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Nov 22, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
db	+ Danielle O'Connor, 301 East Jimmie Leeds Road, Absecon, NJ 08205-4100
cr	+ Ford Motor Credit Company LLC., servicer for CAB E, P.O. Box 62180, Colorado Springs, CO 80962-2180
518411609	+ American Medical Collection Agency, 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615
518411610	AtlantiCare Regional Medical Center, P.O. Box 360, Findlay, OH 45839-0360
518411611	Bayview Loan Servicing, LLC, PO Box 650091, Dallas, TX 75265-0091
518411613	+ Chapman Ford, 6744 Black Horse Pike, Egg Harbor Township, NJ 08234-3905
518411614	Children's Hospital of Philadelphia, 34th Street and Civic Center, Philadelphia, PA 19104
518411616	+ KML Law Group, P.C., 216 Haddon Avenue, Suite 406, c/o: Kristina G. Murtha, Esq., Collingswood, NJ 08108-2812
520341779	Metropolitan Life Insurance Company, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
520341780	+ Metropolitan Life Insurance Company, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
520250894	Metropolitan Life Insurance Company, c/o Rushmore Servicing, PO Box 619096 Dallas, TX 75261-9741
518411619	+ Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4526

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	Nov 22 2024 20:33:00	Harold Kaplan, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 22 2024 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 22 2024 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Nov 23 2024 01:13:00	Ally Capital Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com	Nov 22 2024 20:33:00	Metropolitan Life, c/o Nationstar Mortgage LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518411606	+ Email/Text: collections@abcofcu.org	Nov 22 2024 20:36:00	ABCO FCU, Attn: Bankruptcy, Po Box 247, Rancocas, NJ 08073-0247
518411607	+ Email/Text: bncnotifications@pheaa.org	Nov 22 2024 20:34:00	Aes/ Cit Ed, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
518521577	EDI: GMACFS.COM	Nov 23 2024 01:12:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519259745	+ EDI: AISACG.COM	Nov 23 2024 01:13:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518411608	+ EDI: GMACFS.COM		

District/off: 0312-1

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518411612	+ EDI: CAPITALONE.COM	Nov 23 2024 01:12:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518411615	+ EDI: WFNNB.COM	Nov 23 2024 01:13:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518569031	Email/Text: EBNBKNOT@ford.com	Nov 23 2024 01:13:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518584483	Email/Text: EBNBKNOT@ford.com	Nov 22 2024 20:36:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
520216665	+ EDI: AISACG.COM	Nov 22 2024 20:36:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs CO 80962-2180
519807967	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 23 2024 01:13:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519807968	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 20:37:11	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518411617	+ Email/Text: EBNBKNOT@ford.com	Nov 22 2024 20:37:08	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519668639	+ Email/Text: nsm_bk_notices@mrc cooper.com	Nov 22 2024 20:36:00	Lincoln Automotive Financial Services, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
519668640	+ Email/Text: nsm_bk_notices@mrc cooper.com	Nov 22 2024 20:34:00	Metropolitan Life, c/o Nationstar Mortgage LLC, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
518998314	+ Email/Text: nsm_bk_notices@mrc cooper.com	Nov 22 2024 20:34:00	Metropolitan Life, c/o Nationstar Mortgage LLC, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9741, Metropolitan Life 75261-9096
518998313	+ Email/Text: nsm_bk_notices@mrc cooper.com	Nov 22 2024 20:34:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146, Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC 33146-1837
518514166	+ EDI: LCIBAYLN	Nov 22 2024 20:34:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
520250895	+ Email/Text: nsm_bk_notices@mrc cooper.com	Nov 23 2024 01:13:00	Metropolitan Life Insurance Company, c/o Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
518411618	+ Email/Text: litigationintake@metlife.com	Nov 22 2024 20:34:00	Metropolitan Life Insurance Company, c/o Rushmore Servicing, PO Box 619096 Dallas, TX 75261-9741, Metropolitan Life Insurance Company, c/o Rushmore Servicing, PO Box 619096 Dallas, TX 75261-9096
519628709	EDI: PRA.COM	Nov 22 2024 20:36:00	Metropolitan Life Insurance Company, 200 Park Ave, c/o: Michel A. Khalaf CEO, New York, NY 10166-0188
519628710	EDI: PRA.COM	Nov 23 2024 01:13:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518514334	EDI: PRA.COM	Nov 23 2024 01:13:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518514300	EDI: PRA.COM	Nov 23 2024 01:13:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
		Nov 23 2024 01:13:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541

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518514322	EDI: PRA.COM	Nov 23 2024 01:13:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518514332	EDI: PRA.COM	Nov 23 2024 01:13:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
518514320	EDI: PRA.COM	Nov 23 2024 01:13:00	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
518411621	+ EDI: SYNC	Nov 23 2024 01:13:00	Synch/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518411620	+ EDI: SYNC	Nov 23 2024 01:13:00	Synch/circuit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518411622	EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
518521158	^ MEBN	Nov 22 2024 20:27:37	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518413841	^ MEBN	Nov 22 2024 20:27:38	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518411623	+ EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518411624	+ EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518411625	+ EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518411626	+ EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518411627	+ EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518411628	+ EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518509012	+ EDI: AIS.COM	Nov 23 2024 01:13:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Ernest A. Aponte	on behalf of Debtor Danielle O'Connor apontelaw66@gmail.com
Harold N. Kaplan	on behalf of Creditor Metropolitan Life Insurance Company hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC. servicer for CAB EAST LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kimberly A. Wilson	on behalf of Creditor Metropolitan Life kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor Metropolitan Life Insurance Company laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Maria Cozzini	on behalf of Creditor Metropolitan Life Insurance Company mcozzini@sternlav.com
Sindi Mncina	on behalf of Creditor Metropolitan Life smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12